

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA  
TUCSON DIVISION**

In re: CAMPBELL, LAURIE ANN

§ Case No. 4:11-15921

§

§

§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Beth Lang, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$201,327.83  
*(without deducting any secured claims)*

Assets Exempt: \$194,877.83

Total Distribution to Claimants: \$2,506.42

Claims Discharged

Without Payment: \$146,847.45

Total Expenses of Administration: \$1,127.60

3) Total gross receipts of \$ 4,854.73 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 1,220.71 (see **Exhibit 2** ), yielded net receipts of \$3,634.02 from the liquidation of the property of the estate, which was distributed as follows:

**UST Form 101-7-TDR (10/1/2010)**

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$137,244.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,127.60	1,127.60	1,127.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	264,840.00	112,353.87	112,353.87	2,506.42
<b>TOTAL DISBURSEMENTS</b>	\$402,084.00	\$113,481.47	\$113,481.47	\$3,634.02

4) This case was originally filed under Chapter 7 on June 01, 2011.  
The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/22/2012 By: /s/Beth Lang  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Funds in Non-Filing Spouse's Bank Accounts	1229-000	2,785.73
2011 Tax Refunds	1224-000	2,069.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$4,854.73</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Laurie Ann Campbell	Pro rata share of 2011 refunds	8500-002	1,220.71
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$1,220.71</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	TRUWEST CREDIT UNION	4110-000	10,858.00	N/A	N/A	0.00
NOTFILED	WELLS FARGO HOME MORTGAGE	4110-000	114,235.00	N/A	N/A	0.00
NOTFILED	Desert Schools Federal Credit Union	4110-000	12,151.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$137,244.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Beth Lang	2100-000	N/A	908.51	908.51	908.51
Beth Lang	2200-000	N/A	94.09	94.09	94.09

UST Form 101-7-TDR (10/1/2010)

The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$1,127.60	\$1,127.60	\$1,127.60

#### **EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	30,000.00	13,436.71	13,436.71	299.75
2	State Farm Bank FSB	7100-000	139,840.00	71,919.76	71,919.76	1,604.41
3	FIA Card Services NA	7100-000	36,000.00	16,974.45	16,974.45	378.67
4	Elan Financial Services	7100-000	22,000.00	10,022.95	10,022.95	223.59
NOTFILED	GEMB/CARE CREDIT	7100-000	2,500.00	N/A	N/A	0.00
NOTFILED	INNOVATIVE DEBT RECOVERY, INC.	7100-000	7,000.00	N/A	N/A	0.00
NOTFILED	HSBC/BEST BUY	7100-000	2,500.00	N/A	N/A	0.00
NOTFILED	Chase Card Member Service	7100-000	25,000.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$264,840.00	\$112,353.87	\$112,353.87	\$2,506.42

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 4:11-15921

Trustee: (240280) Beth Lang

Case Name: CAMPBELL, LAURIE ANN

Filed (f) or Converted (c): 06/01/11 (f)

§341(a) Meeting Date: 07/21/11

Period Ending: 08/22/12

Claims Bar Date: 01/30/12

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Real Property Residence at 40607 N 254th Ave, Morristown AZ - surrendering; abandoned without objection 3/20/12	123,100.00	0.00	OA	0.00	FA
2	Bank Accounts Originally scheduled as \$170.67; amended when it was discovered that one of the accounts was seized when a vehicle financed by that institution was voluntarily surrendered	145.67	0.00	DA	0.00	FA
3	Funds in Non-Filing Spouse's Bank Accounts (u) Discounted for quick turnover	0.00	2,785.73		2,785.73	FA
4	Household Goods and Furnishings	1,575.00	0.00	DA	0.00	FA
5	Wearing Apparel	1,000.00	0.00	DA	0.00	FA
6	Wedding Rings	1,000.00	0.00	DA	0.00	FA
7	Interests in Insurance Policies Daughter's life insurance policy; originally scheduled with a value of \$2,057.79	2,111.19	0.00	DA	0.00	FA
8	Interests in Insurance Policies Alliance Life	31,237.56	0.00	DA	0.00	FA
9	Interests in Insurance Policies Nationwide Financial; originally scheduled with a value of \$13,832.44	14,275.87	0.00	DA	0.00	FA
10	Pension Plans and Profit Sharing Arizona State Retirement	18,282.54	0.00	DA	0.00	FA
11	1999 Isuzu Rodeo	2,000.00	0.00	DA	0.00	FA
12	2006 Hyundai Tucson Liened for more than value	6,000.00	0.00	DA	0.00	FA
13	Utility Trailer	300.00	300.00	DA	0.00	FA
14	2008 Chevy Cobalt Voluntarily surrendered pre-petition	0.00	0.00	DA	0.00	FA
15	1995 Quad Added with amended schedules	300.00	300.00	DA	0.00	FA
16	2011 Tax Refunds (u)	0.00	1,000.00		2,069.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 4:11-15921

Trustee: (240280) Beth Lang

Case Name: CAMPBELL, LAURIE ANN

Filed (f) or Converted (c): 06/01/11 (f)

§341(a) Meeting Date: 07/21/11

Period Ending: 08/22/12

Claims Bar Date: 01/30/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17	Interest (u)	Unknown	N/A		0.00	FA
17	<b>Assets Totals</b> (Excluding unknown values)	<b>\$201,327.83</b>	<b>\$4,385.73</b>		<b>\$4,854.73</b>	<b>\$0.00</b>

## Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2012

Current Projected Date Of Final Report (TFR): April 18, 2012 (Actual)

# Form 2

## Cash Receipts And Disbursements Record

**Case Number:** 4:11-15921  
**Case Name:** CAMPBELL, LAURIE ANN

**Trustee:** Beth Lang (240280)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*64-66 - Checking Account  
**Blanket Bond:** \$82,060,307.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*6898  
**Period Ending:** 08/22/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/16/11	{3}	Laurie Campbell	Non-exempt funds on deposit in non-filing spouse's account DOF	1229-000	2,785.73		2,785.73
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,760.73
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,735.73
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,710.73
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,685.73
03/19/12	{16}	Laurie Ann Campbell	2011 federal and state tax refunds	1224-000	2,069.00		4,754.73
03/28/12	101	Laurie Ann Campbell	Pro rata share of 2011 refunds	8500-002		1,220.71	3,534.02
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	3,509.02
06/22/12	102	Beth Lang	Dividend paid 100.00% on \$908.51, Trustee Compensation; Reference:	2100-000		908.51	2,600.51
06/22/12	103	Beth Lang	Dividend paid 100.00% on \$94.09, Trustee Expenses; Reference:	2200-000		94.09	2,506.42
06/22/12	104	Discover Bank	Dividend paid 2.23% on \$13,436.71; Claim# 1; Filed: \$13,436.71; Reference: 5776	7100-000		299.75	2,206.67
06/22/12	105	State Farm Bank FSB	Dividend paid 2.23% on \$71,919.76; Claim# 2; Filed: \$71,919.76; Reference: 3685 - HELOC	7100-000		1,604.41	602.26
06/22/12	106	FIA Card Services NA	Dividend paid 2.23% on \$16,974.45; Claim# 3; Filed: \$16,974.45; Reference: 0102 / 1991	7100-000		378.67	223.59
06/22/12	107	Elan Financial Services	Dividend paid 2.23% on \$10,022.95; Claim# 4; Filed: \$10,022.95; Reference: CC2191	7100-000		223.59	0.00

<b>ACCOUNT TOTALS</b>	<b>4,854.73</b>	<b>4,854.73</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,854.73</b>	<b>4,854.73</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,854.73</b>	<b>\$4,854.73</b>	

Net Receipts :	4,854.73
Less Other Noncompensable Items :	1,220.71
Net Estate :	\$3,634.02

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # 9200-*****64-66	4,854.73	4,854.73	0.00
	<b>\$4,854.73</b>	<b>\$4,854.73</b>	<b>\$0.00</b>